

**United States Bankruptcy Court  
Northern District of Illinois, Western Division**

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Skaja, Robert T.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Skaja, Sally A.</b>							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None							
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): <b>3967</b>		Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): <b>9017</b>							
Street Address of Debtor (No. and Street, City, and State) <b>827 Dartmoor Drive Crystal Lake, IL</b>		Street Address of Joint Debtor (No. and Street, City, and State) <b>827 Dartmoor Drive Crystal Lake, IL</b>							
		ZIPCODE <b>60014</b>							
ZIPCODE <b>60014</b>		ZIPCODE <b>60014</b>							
County of Residence or of the Principal Place of Business: <b>Mchenry</b>		County of Residence or of the Principal Place of Business: <b>Mchenry</b>							
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):							
		ZIPCODE							
ZIPCODE		ZIPCODE							
<b>Type of Debtor</b> (Form of Organization) (Check one box)		<b>Nature of Business</b> (Check one box)							
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below)		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other							
		<b>Tax-Exempt Entity</b> (Check box, if applicable)							
		<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code)							
<b>Filing Fee</b> (Check one box)		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)							
<input checked="" type="checkbox"/> Full Filing Fee attached		<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13							
<input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A.		<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding							
<input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts							
<b>Check one box:</b>		<b>Chapter 11 Debtors</b>							
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D)		<input type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D)							
<b>Check if:</b>		<input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million							
<b>Check all applicable boxes</b>		<input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b).							
<b>Statistical/Administrative Information</b>									
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.									
<input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									
<b>Estimated Number of Creditors</b>									
1- 49	50- 99	100- 199	200- 999	1000- 5000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Estimated Assets</b>				<b>THIS SPACE IS FOR COURT USE ONLY</b>					
<input type="checkbox"/> \$0 to \$10,000		<input type="checkbox"/> \$10,000 to \$100,000		<input checked="" type="checkbox"/> \$100,000 to \$1 million		<input type="checkbox"/> \$1 million to \$100 million		<input type="checkbox"/> More than \$100 million	
<b>Estimated Liabilities</b>									
<input type="checkbox"/> \$0 to \$50,000		<input type="checkbox"/> \$50,000 to \$100,000		<input checked="" type="checkbox"/> \$100,000 to \$1 million		<input type="checkbox"/> \$1 million to \$100 million		<input type="checkbox"/> More than \$100 million	

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Document	Page 2 of 11
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: Rockford, IL	Case Number: 03-75561	Date Filed: 10/24/2003	
Location Where Filed: N.A.	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>		<b>Exhibit B</b>	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)		(To be completed if debtor is an individual whose debts are primarily consumer debts)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.	
<input type="checkbox"/> /s/ Richard T. Jones Signature of Attorney for Debtor(s)		Date	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b>			
(Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b>			
(Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord or lessor that obtained judgment)			
(Address of landlord or lessor)			
<input type="checkbox"/> Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	<b>Document</b> <b>Page 3 of 11</b> Name of Debtor(s): Robert T. Skaja & Sally A. Skaja
<b>Signatures</b>	
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <u>/s/ Robert T. Skaja</u>          Signature of Debtor</p> <p><b>X</b> <u>/s/ Sally A. Skaja</u>          Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney)</p> <p>Date</p>	
<p><b>Signature of a Foreign Representative of a Recognized Foreign Proceedings</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition.</p> <p>(Check only <b>one</b> box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to § 1511 of title 11 United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><b>X</b>          (Signature of Foreign Representative)          (Printed Name of Foreign Representative)          (Date)</p>	
<p><b>Signature of Attorney</b></p> <p><b>X</b> <u>/s/ Richard T. Jones</u>          Signature of Attorney for Debtor(s)</p> <p><b>RICHARD T. JONES 6184629</b>          Printed Name of Attorney for Debtor(s)</p> <p>Firm Name  <u>138 Cass Street</u>          Address  <u>Post Office Box 1693 Woodstock, Illinois 60098</u>          Telephone Number  <u>(815) 334-8220</u>          Date</p>	
<p><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>Address</p> <p><b>X</b></p> <p>Date</p>	
<p><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b>          Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>	

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois, Western Division

In re Robert T. Skaja & Sally A. Skaja  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

**Official Form 1, Exh. D (10/06) – Cont.**

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* \_\_\_\_\_

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**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Robert T. Skaja  
ROBERT T. SKAJA

Date: \_\_\_\_\_

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois, Western Division

In re Robert T. Skaja & Sally A. Skaja  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

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1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

**Official Form 1, Exh. D (10/06) – Cont.**

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* \_\_\_\_\_

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**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Joint Debtor: /s/ Sally A. Skaja  
SALLY A. SKAJA

Date: \_\_\_\_\_

Capital One  
1957 Westmoreland Road  
Post Office Box 26094  
Richmond, VA 23260-6094

Capital One  
c/o GC Services  
6330 Gulfton  
Houston, TX 77081

Capital One  
c/o NCO Financial  
507 Prudential Road  
Horsham, PA 19044

Caring Family  
781 McHenry Avenue  
Crystal Lake, Illinois 60014

Caring Family  
c/o ACC International  
919 Estes Court  
Schaumburg, IL 60193-4427

Centegra Mem. Med. Center  
c/o ACC International  
919 Estes Court  
Schaumburg, IL 60193-4427

Centegra Mem. Med. Center  
c/o HR Accounts  
7017 John Deere Pkwy  
Moline, IL 61265

Centegra Memorial Medical Center  
Post Office Box 1990  
Woodstock, Illinois 60098

Chrysler Financial  
901 Warrenville Rd., #500  
Lisle, IL 60532-4319

Cingular Wireless  
c/o Bureau of Collection Recovery  
7575 Corporate Way  
Eden Prairie, MN 55344

Cingular Wireless  
c/o ER Solutions, Inc.  
Post Office Box 9004  
Renton, WA 98057

Cingular Wireless  
Post Office Box 6428  
Carol Stream, Illinois 60197-6428

Citibank  
Post Office Box 6003  
Hagerstown, MD 21747-6003

City of Crystal Lake  
100 West Municipal Complex  
Post Office Box 597  
Crystal Lake, IL 60039-0597

Crystal Lake Medical & Sports Rehab  
330 W. Terra Cotta, #D  
Crysatl Lake, IL 60014

Dharmvir S. Verma, MD  
616 Route 31  
McHenry, Illinois 60050

Dharmvir S. Verma, MD  
c/o Certified Services, Inc.  
Post Office Box 177  
Waukegan, IL 60079-0177

Donald B. Chinlund, DDS  
77 E. Crystal Lake Avenue  
Crystal Lake, IL 60014

Great Lakes Lawn & Landscape  
c/o NCO Financial/55  
Post Office Box 13570  
Philadelphia, PA 19101

Greater Elgin Emergency Spec.  
c/o Creditors Collection Bureau  
Post Office Box 63  
Kankakee, IL 60901-0063

Greater Elgin Emergency Spec.  
Post Office Box 88335, Dept. 2045  
Carol Stream, IL 60188-0335

Household Bank  
Post Office Box 81622  
Salinas, CA 93912-1622

IL Dept. of Employment Security  
Benefit Payment Contorl Div.  
Post Office box 6996  
Chicago, Illinois 60680

IL Dept. of Employment Security  
c/o GC Services  
6330 Gulfton  
Houston, TX 77081

Illinois Dept. of Revenue  
Bankruptcy Section  
Post Office Box 64338  
Chicago, IL 60664-0338

K/M Sales & Services  
124 W. Moors Street  
Hancock, WI 54943

Lake/McHenry Pathology Assoc.  
520 East 22nd Street  
Lombard, Illinois 60148

McHenry Co. Orthopedics  
420 North Illinois Route 31  
Crystal Lake, Illinois 60012-3718

McHenry Co. Orthopedics  
c/o Dependon Collection Serv.  
Post Office Box 6074  
River Forest, IL 60305-6074

McHenry County Collector  
2200 North Seminary Avenue  
Woodstock, IL 60098

MHS Physicians  
Post Office Box 5081  
Janesville, WI 53547-5081

Midwest Lakes Medical Ctr.  
690 Terra Cotta Avenue, #D  
Crystal Lake, Illinois 60014

Moraine Emergency Phys.  
c/o NCO Financial  
507 Prudential Road  
Horsham, PA 19044

Moraine Emergency Phys.  
c/o OSI Collection Serv.  
Post Office Box 964  
Brookfield, WI 53008-0964

Moraine Emergency Physicians  
Post Office Box 8759  
Philadelphia, PA 19101-8759

Nicor  
Post Office Box 2020  
Aurora, Illinois 60507-2020

Northwest Suburban Imaging  
34659 Eagle Way  
Chicago, Illinois 60678

Option One Mortgage  
Attn: Mailstop DB-AM  
6501 Irvine Center Dr.  
Irvine, California 92618

Option One Mortgage  
c/o Kluever & Platt  
65 E. Wacker Place, Ste. 2300  
Chicago, IL 60601

Orchard Bank  
Post Office Box 17051  
Balitmore, MD 21297-1051

ORS/Aetna  
Post Office Box 291269  
Nashville, TN 37229

Quest Diagnostics  
c/o American Med. Collection Agency  
2269 S. Saw Mill River Rd., #3  
Elsmford, NY 10523

Quest Diagnostics  
Post Office Box 64500  
Baltimore, MD 21264-4500

Sherman Hospital  
934 Center Street  
Elgin, Illinois 60120

Sports Physical Therapy & Rehab Spec.  
3915 30th Avenue  
Kenosha, WI 53144-1957

St. Joseph Hospital  
77 North Airlite Street  
Elgin, Illinois 60123

St. Joseph Hospital  
c/o MRSI  
2250 E. Devon Ave., #352  
Des Plaines, IL 60018

Surgical Assoc. of Fox Valley  
690 E. Terra Cotta Ave., #A  
Crystal Lake, Illinois 60014-3605

TCF Bank  
800 Burr Ridge Parkway  
Burr Ridge, Illinois 60521

TCF Bank  
c/o Professional Acct. Mgmt.  
Post Office Box 391  
Milwaukee, WI 53201-0391

Town Square Anesthesia  
520 E. 22nd Street  
Lombard, Illinois 60148

Town Square Anesthesia  
c/o KCA Financial Services  
Post Office Box 53  
Geneva, IL 60134

TruGreen ChemLawn  
c/o General Revenue Corp.  
325 Daniel Zenker Dr.  
Horseheads, NY 14845

Woodstock Imaging Assoc.  
520 E. 22nd Street  
Lombard, Illinois 60148

**UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois, Western Division**

In re Robert T. Skaja & Sally A. Skaja,  
Debtor Case No. \_\_\_\_\_  
Chapter 13 \_\_\_\_\_

**VERIFICATION OF LIST OF CREDITORS**

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 2 pages, is true, correct and complete to the best of my knowledge.

Date _____	Signature of Debtor	/s/ Robert T. Skaja ROBERT T. SKAJA
Date _____	Signature of Joint Debtor	/s/ Sally A. Skaja SALLY A. SKAJA

**United States Bankruptcy Court**  
Northern District of Illinois, Western Division

In re Robert T. Skaja & Sally A. Skaja

Case No. \_\_\_\_\_

Chapter 13

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 3,000.00

Prior to the filing of this statement I have received ..... \$ 500.00

Balance Due ..... \$ 2,500.00

2. The source of compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

/s/ Richard T. Jones

Date

Signature of Attorney

Name of law firm